

**Information to identify the case:**

Debtor 1	<u>Kenneth J Pope</u>	Social Security number or ITIN	xxx-xx-8808
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-26098-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kenneth J Pope

12/28/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kenneth J Pope  
 Debtor

Case No. 16-26098-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2017.

db +Kenneth J Pope, 21 Eastern Parkway, Newark, NJ 07106-2308  
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 cr +Specialized Loan Servicing as servicing agent for, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 516352484 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
 516352482 +AmeriFinancial Solutions. Llc, Po Box 65018, Baltimore, MD 21264-5018  
 516352481 #+AmeriFinancial Solutions. Llc, Po Box 7, Vassar, MI 48768-0007  
 516352483 +Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 516352485 +Avante, 3600 South Gessner, Ste 225, Houston, TX 77063-5357  
 516352487 +Buckley Madole, PC, 99 Wood Avenue, South, Suite 803, Iselin, NJ 08830-2713  
 516352489 +Cntl Jer Adj, 141 South Ave, Fanwood, NJ 07023-1224  
 516352490 +Essex County Sheriff, Attn: Foreclosure Unit, 50 W. Market Street, Newark, NJ 07102-1692  
 516386036 +NY State Department of Taxation, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300  
 516585435 PRINCETON PATHOLOGY SERVICES, Revenue Recovery Corporation, PO Box 50250,  
 Knoxville, TN 37950-0250  
 516352493 +Revenue Recovery Corp, 7005 Middlebrook Pike, Po Box 50250, Knoxville, TN 37950-0250  
 516352494 +SLS, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386  
 516479736 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 516483622 +The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: BNC@magtrustee.com Dec 28 2017 22:54:49 Marie-Ann Greenberg,  
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 28 2017 22:54:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 28 2017 22:54:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516558999 EDI: RESURGENT.COM Dec 28 2017 22:28:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516352486 +EDI: BANKAMER.COM Dec 28 2017 22:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516352488 +EDI: CHASE.COM Dec 28 2017 22:28:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 516408955 +EDI: IRS.COM Dec 28 2017 22:28:00 Department of Treasury, Internal Revenue Service,  
 P O Box 7346, Philadelphia, PA 19101-7346  
 516352491 +EDI: IIC9.COM Dec 28 2017 22:28:00 IC Systems, Inc, 444 Highway 96 East,  
 St Paul, MN 55127-2557  
 516352492 +E-mail/Text: bankos@merchantscredit.com Dec 28 2017 22:53:57 Merchants Credit,  
 2245 152nd Ne, Redmond, WA 98052-5519  
 516420612 EDI: Q3G.COM Dec 28 2017 22:28:00 Quantum3 Group LLC as agent for, CP Medical LLC,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +SLS, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386  
 516386034\* +IRS, PO Box 4346, Philadelphia, PA 19118-8346  
 516386035\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695)  
 516386033 ##+ACB Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 27

Date Rcvd: Dec 28, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2017 at the address(es) listed below:

Bruce H Levitt on behalf of Debtor Kenneth J Pope [blevitt@levittslafkes.com](mailto:blevitt@levittslafkes.com),  
[sslafkes@levittslafkes.com](mailto:sslafkes@levittslafkes.com); [lspeattorneys@gmail.com](mailto:lspeattorneys@gmail.com)  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-1 [dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com), [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Eric R. Perkins [eperkins@mdmc-law.com](mailto:eperkins@mdmc-law.com), [slahr@mdmc-law.com](mailto:slahr@mdmc-law.com), [nj42@ecfcbis.com](mailto:nj42@ecfcbis.com),  
[gdelmonaco@mdmc-law.com](mailto:gdelmonaco@mdmc-law.com); [tcolombini@mdmc-law.com](mailto:tcolombini@mdmc-law.com)  
Eric R. Perkins on behalf of Trustee Eric R. Perkins [eperkins@mdmc-law.com](mailto:eperkins@mdmc-law.com), [slahr@mdmc-law.com](mailto:slahr@mdmc-law.com),  
[nj42@ecfcbis.com](mailto:nj42@ecfcbis.com), [gdelmonaco@mdmc-law.com](mailto:gdelmonaco@mdmc-law.com); [tcolombini@mdmc-law.com](mailto:tcolombini@mdmc-law.com)  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders  
of the CWABS, Inc., Asset-Backed Certificates, Series [nj\\_ecf\\_notices@buckleymadole.com](mailto:nj_ecf_notices@buckleymadole.com),  
[NJ\\_ECF\\_Notices@McCalla.com](mailto:NJ_ECF_Notices@McCalla.com)  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing as servicing agent for  
The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of  
the CWABS, Inc., Asset-Backed Certificates, Series [nj\\_ecf\\_notices@buckleymadole.com](mailto:nj_ecf_notices@buckleymadole.com),  
[NJ\\_ECF\\_Notices@McCalla.com](mailto:NJ_ECF_Notices@McCalla.com)  
Marie-Ann Greenberg [magecf@magtrustee.com](mailto:magecf@magtrustee.com)

TOTAL: 7